

In response to the Office Action dated March 10, 2003, please amend the claims as follows:

1. A flexible hybrid currency system for individual trading members of business-to-business trading communities comprising:
a variable percentage of cash,
in addition, the remainder of said currency made up of product or service offered for trade, said variable percentage of cash is determined by each individual trading member-, and is the percentage of cash that said individual trading member is willing to accept in trade.
2. A method of scoring a credit applicant, in order to extend a line of credit to said applicant, in a business-to-business trading community wherein the traders offer products and/or services in trade, comprising:
 - i) establishing a product value score for said products and/or services, based on desirability of said products and/or services offered for barter, wherein said products or services are of differing value; and
 - ii) establishing a cash value score based on the percent of the barter offered by said applicant, which is comprised of product or service, the remainder of the trade comprising cash,
 - iii) inputting said product value score and said cash score value into a registry and mathematically manipulating said scores to produce a barter credit score.

3. The method of claim 2 further comprising the following steps:

- i) establishing a score based on any or all of the following variables,
 - a) the number-of-products-or-services offered for barter by said applicant,
 - b) the average-sales-price of said products or services offered for barter by said applicant,
 - c) the estimated gross-monthly-sales, based on the estimated average gross monthly sales of said products or services offered for barter by said applicant,
 - d) the number of years in business, based on the number of years said applicant has been in business,
 - e) the total value of products or services offered for barter by the applicant,
 - f) the sales price of said products or services as a percent above the lowest published price on the Internet for the same product or service,
- ii) inputting said scores into a registry, and
- iii) mathematically manipulating each of said scores to produce a barter credit score.

4. A method of comparing the value of products and/or services offered for barter or business-to-business trade by at least two businesses or barterers in a trading community, in order to extend a line of credit to said members, comprising the following step;

assigning comparative values to said products and/or services based on the relative value of said products and/or services in the trading community.

5. A method of exchanging goods and/or services among a group of barter members, said group of barter members comprising at least a first member and a second member, the method of exchanging goods comprising:

- [i) establishing a barter score value for a first lot of goods and/or services to be exchanged by a first barter member, wherein said barter score value is a combination of a product or service value and a cash value for said product and or service;
- ii) inputting said barter score value into a registry, wherein said registry contains barter score values for said group;
- iii)selecting a second lot of goods and/or services for trade from said registry;
- iv)comparing said barter score values;
- v)accepting said barter score values;
- vi)finalizing said exchange of goods and or services and cash.]
 - i) having each member of the barter group determine the percent cash and the percent product or service that each member is willing to accept in trade within said barter group;
 - ii) transacting barter exchanges between members;
 - iii) registering the amount of goods and/services and the amount of cash that each member of the barter community has traded.

6. The method of claim 5 wherein the step of transacting barter exchanges between members accepting said barter score value further includes the step of supplementing said barter exchanges [barter score value] with additional cash value.